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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Tawaiian First name	First name
	identification (for example,	Dicole	riistname
	your driver's license or passport).	Middle name	Middle name
	Bring your picture	Levy	
	identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 digits of your Social Security	xxx - xx - <u>1569</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	idenuncation number	<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Tawaiian Dicole Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
5.	Where you live	7303 Circle Ave Number Street	If Debtor 2 lives at a different address:  Number Street
		Unit 305  Forest Park IL 60130 City State ZIP Code COOK County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.  Number Street
		P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1 Tawaiian Dicole Dicole Levy Page 3 of 66
First Name Middle Name Last Name Page 3 of 66

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you			-		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
	are choosing to file	☐ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		Chap	ter 13				
8.	How you will pay the fee	local yours subm	court for more elf, you may	re details about h pay with cash, c ayment on your b	now you may cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is ttorney may pay with a credit card or check	
						pose this option, sign and attach the e in Installments (Official Form 103A).	
		By la less t pay t	w, a judge m han 150% of he fee in inst	ay, but is not rec f the official pove allments). If you	quired to, waiverty line that a choose this c	est this option only if you are filing for Chapter 7. we your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> B) and file it with your petition.	•
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Yes.	District Non	e	When	Case Number  MM / DD / YYYY	-
						MINI / UU / TTTT	
			District Non	е	When	Case Number	-
						MM / DD / YYYY	
			District		When	Case Number	_
						MM / DD / YYYY	
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	☐ Yes.	Dahtaa			Dalatica ship ta very	
	not filing this case with	☐ res.				Relationship to you Case Number, if known	
	you, or by a business parter, or by affiliate?					MM / DD / YYYY	
						Relationship to you	
			District		When	Case Number, if known	-
_							
11.	Do you rent your residence?	☐ No. ■ Yes.	Go to line 12 Has your lan residence?		eviction judgme	ent against you and do you want to stay in your	
			☐ Yes. Fi	to line 12. Il out <i>Initial Statem</i> nkruptcy petition.	ent About an E	Eviction Judgment Against You (Form 101A) and file it wi	ith

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Debtor 1	Tawaiian	Dicole	Levy	Case Number (if known)
	First Name	Middle Name	Last Name	

Part	Report About Any Busine	sses You Ow	n as a Sole Proprietor					
! ! ! !	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a	■ No. □ Yes.	Go to Part 4.  Name and location of business, if any	usiness				
;   	separate legal entity such as a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
			City				State Zip Code	
			Check the appropriate	box to describ	e your business:			
			☐ Health Care Busi	ness (as define	ed in 11 U.S.C. § 10	01(27A))		
			☐ Single Asset Rea	l Estate (as de	fined in 11 U.S.C.	§ 101(51B))		
			☐ Stockbroker (as o	efined in 11 U	.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined i	n 11 U.S.C. § 101(	6))		
			☐ None of the abov	е				
1	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	am not filing under Chapter the Bankruptcy Code.  I am filing under Chapter Bankruptcy Code.	11, but I am N	small business del	btor according to t		
14.	Do you own or have any	No.						
;	property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	needed, why i	s it needed?			
,	mat needs dryem repails:		Where is the property? _	Number	Street			
				City			State ZIP Code	е

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Tawaiian Debtor 1

Dicole

Document

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

# About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-05757 Entered 02/28/17 10:59:46 Doc 1 Filed 02/28/17 Desc Main Page 6 of 66

Document Tawaiian Dicole Debtor 1 Case Number (if known)

Last Name

art 6: Answer Thes	e Questions for Reporting Purposes		
What kind of debts you have?		rily consumer debts? Consumer debts are de ual primarily for a personal, family, or household	
	Yes. Go to line 17.		
	-	rily business debts? Business debts are debt investment or through the operation of the busine	-
	No. Go to line 16c. Yes. Go to line 17.		
	_	ou owe that are not consumer debts or business of	debts.
Are you filing and			
Are you filing und Chapter 7?	No. I am not filing under	r Chapter 7. Go to line 18.	
Do you estimate the any exempt prope excluded and administrative expare paid that funds available for distriction unsecured cred	at after administrative experty is  No.  enses  will be button	apter 7. Do you estimate that after any exempt pnses are paid that funds will be available to distri	
How many credito	rs do ■ 1-49	1,000-5,000	25,001-50,000
you estimate that	<b>/ou</b> □ 50-99	<b>5</b> ,001-10,000	<b>5</b> 0,001-100,000
owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your asso	<del>-</del>	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
estimate your liab		\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to be?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Sign Below			
r you	I have examined this petition, a correct.	and I declare under penalty of perjury that the info	ormation provided is true and
		hapter 7, I am aware that I may proceed, if eligibl I understand the relief available under each chap	
	, .	nd I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	·
	I request relief in accordance w	vith the chapter of title 11, United States Code, sp	pecified in this petition.
		atement, concealing property, or obtaining money sult in fines up to \$250,000, or imprisonment for u and 3571.	
	/s/ Tawaiian Dicole Signature of Debtor 1		ature of Debtor 2
	00/04/0/	347	
	Executed on 02/24/20	J1/ Exect	uted on

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Debtor 1	Tawaiian	Dicole	Document	Page / OT 66  Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

x /s/ David Kosk	Date	Date: 02/24/2	2017
Signature of Attorney for Debtor		MM / DD / YYYY	(
David Kosk			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			_
Number Street			
			_
Chicago	IL	60603	-
	IL State	60603 ZIP Code	-
City	State		- - acilaw.con
	State	ZIP Code	- - acilaw.con
City	State	ZIP Code	- - acilaw.con

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Fill in this in	nformation to identi			
Debtor 1	Tawaiian	Dicole	Levy	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r		_	

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

if this is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 8,175
1c. Copy line 63, Total of all property on Schedule A/B	\$ 8,175
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,505
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$5,287
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,633
Part 8: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)	\$2,520.55
Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u> </u>
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$1,855.00

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Document Dicole Tawaiian Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records						
Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes						
<ul> <li>What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly in Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ncome from Official \$ 3,464.68					
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  From Part 4 of Schedule E/F, copy the following:	Total claim					
9a. Domestic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_5,287.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans. (Copy line 6f.)	\$_26,621.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ <u>0.00</u>					
9g. <b>Total.</b> Add lines 9a through 9f.	\$_31,908.00					

	Caso 1 <sup>-</sup>	7.05757 Doc 1	Eilad 02/28/17	Entered 02/28/17 10	0:59:46 D	esc Main	
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 66	0.001.10	ood man	
Debtor 1	Tawaiian	Dicole	Levy				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric					
Case Number	-		(State)			Check if this is a	an
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you out the control of th	you think it fits supplying corre ur name and cas Describe Each Re- un or have any le	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O gal or equitable interest in	accurate as possible. If two make is needed, attach a separa	l, or similar property?	both are equally		
	-	-		ing any entries for pages	>		\$0.00
Part 2:	Describe Your Vel	nicles					
O3. Cars, vans  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	Ford Taurus 2008 101,000  homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor  Check if this is comm instructions)  creational vehicles, other vehicles, motorcycle	ly s and another unity property (see nicles, and accessories accessories	Do not deduct secure the amount of any se Creditors Who Have Current value of the entire property?	portion you ow	D: ty of the
			our entries fro Part 2, includi	ng any entries for pages			6,800.00
		sonal and Household Items					
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of th portion you own? Do not deduct secured or exemptions	
Examples:		ilshings urniture, linens, china, kitchenw	rare				
Yes.	Describe	Furniture, linens, small appliar	nces, bedroom set		\$500	\$	500.00

Official Form 106A/B Record # 704762 Schedule A/B: Property Page 1 of 6

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Middle Name

Desc Main

07.	Electronics	<b>3</b>				
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
	No.	electronic devices	including cell phones, cameras, media players, games			
		Danasiba			1	
	Yes.	Describe	Flat screen TV, cell phone	\$500		
			That condon 17, con priorio	φοσο	s	500.00
08.	Collectible	s of value				
	Examples:	Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects;			
		, or baseball card	collections; other collections, memorabilia, collectibles			
	No.					
	Yes.	Describe				
					\$	0.00
09.		for sports and				
			iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
	No.	, carpentry tools, it	usical field differito			
	Yes.	Describe			1	
	165.	Describe			, s	0.00
10.	Firearms					
		Pistols, rifles, shoto	guns, ammunition, and related equipment			
	No.					
	Yes.	Describe			1	
					\$	0.00
11.	Clothes					
	Examples:	Everyday clothes,	rurs, leather coats, designer wear, shoes, accessories			
	No.					
	Yes.	Describe			]	
			Everyday clothes, shoes, accessories	\$200		
					\$	200.00
12.	Jewelry	Tuoniday iayyalni	postume igualar, angagament ringa wadding ringa hairlaam igualar, watahaa gama			
	gold, silver	everyday jeweiry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	No.					
	Yes.	Describe			1	
	100.	Describe	Costume Jewelry	\$100		
					\$	100.00
13.	Non-farm a	nimals				
	Examples:	Dogs, cats, birds, h	norses			
	No.					
	Yes.	Describe			]	
					\$	0.00
14.		personal and ho	busehold items you did not already list, including any health aids you did not list			
	No.					
	Yes.	Describe				
			Books, CDs, DVDs & Family Photos	\$50		
					<b>\$</b>	50.00
			of your entries from Part 3, including any entries for pages you have attached			\$1,350.00
	for Part 3. \	Write that numb	er here>			
		escribe Your Fin	ancial Assets			
P	art 4:	- Conne Tour Fill				
Do	you own or	have any legal	or equitable interest in any of the following?		Current value of	the
					portion you own	?
					Do not deduct secur	ed claims
					or exemptions	
16.	Cash					
		vioney you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	No.					
	Yes.	Describe				
					\$	0.00

Debtor 1

Tawaiian Case 17-05757 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Desc Main Page 12 of 66 Desc Main Doc 1 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □l No. Yes. Describe..... Account Type: Institution name: 25.00 Checking Account Chase Bank 25.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Nο Yes. Describe..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

0.00

0.00

0.00

0.00

0.00 No. Describe..... Type of account and Institution name: Yes. 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.

Yes. Describe.....

Describe.....

No. Yes.

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

Debtor 1

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— Description Page 13 of 66 humber (if known)

Desc Main

Middle Name

Мо	ney or prop	erty owed to yo	u?	Current val portion you Do not deduc or exemption	u own? ct secured o	
28.	Tax refund	s owed to you				
	No.	_				
	Yes.	Describe				
20	Family ave				\$	0.00
29.	Family sup Examples:	=	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	No.					
	Yes.	Describe				
	0.11				\$	0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else			
	Yes.	Describe				0.00
31	Interest in	insurance polic	ios		\$	0.00
"		-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance			
	No.		Company Name & Beneficiary:			
	Yes.	Describe				
			Term Life Insurance (No Cash Surrender Value) \$0		\$	0.00
32.	Any interes	st in property th	at is due you from someone who has died		Ψ	
		-	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive			
	Property be	cause someone ha	as died.			
	Yes.	Describe				
		200020			\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment			
	No.	Accidents, employi	ment disputes, insurance claims, or rights to sue			
	Yes.	Describe				
		200020			\$	0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights			
	No.					
	Yes.	Describe			¢	0.00
35.	Any financ	ial assets you d	id not already list		Ψ	
	No.					
	Yes.	Describe				
					\$	0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached			
			er here>			\$25.00
F	Part 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.			
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?			
	No.					
	Yes.					
				Current va		)
				portion yo Do not dedu		claims
				or exemption		
38.		eceivable or co	mmissions you already earned			
	No.			_		
	Yes.	Describe			¢	0.00
1					\$	<u> </u>

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Document Page 14 of 66 bumber (if known) First Name Middle Name

39.	9. Office equipment, furnishings, and supplies	
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
	Yes. Describe	
		\$0.00
40.	0. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
	Yes. Describe	
		\$0.00
41.	1. Inventory	
	No.	
	Yes. Describe	\$ 0.00
42.	2. Interests in partnerships or joint ventures	<u> </u>
	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	
43	3. Customer lists, mailing lists, or other compilations	\$0.00
	No.	
	Yes. Describe	
١		\$ <u>0.0</u> 0
44.	4. Any business-related property you did not already list  No.	
	Yes. Describe	
		\$0.00
45.	5. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached  for Part 5. Write that number here	\$ 0.00
	101 Fait 5. Write that number here	
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
46	If you own or have any legal or equitable interest in any farm, or commercial fishing-related property?	
46	If you own or have an interest in farmland, list it in Part 1.  6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
46	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$0.00
	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals	\$ <u>0.0</u> 0
	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$ <u>0.0</u> 0
	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish	<u> </u>
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	\$ <u>0.00</u>
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested	<u> </u>
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	<u> </u>
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe	<u> </u>
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	\$
47.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$
48.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	\$\$ \$0.00
48.	No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  9. Farm and fishing supplies, chemicals, and feed  No.	\$\$ \$0.00
48.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  10. Farm and fishing supplies, chemicals, and feed	\$\$ \$\$ \$\$
48.	No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  9. Farm and fishing supplies, chemicals, and feed  No.	\$\$ \$\$
48.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?    No.	\$\$ \$\$ \$\$
48.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  8. Crops—either growing or harvested  No.  Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  0. Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  1. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$ \$\$
48.	No.	\$\$ \$\$ \$\$
48. 49. 50.	No.	\$\$ \$\$ \$\$ \$\$
48. 49. 50.	6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  7. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  8. Crops—either growing or harvested No. Yes. Describe  9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  0. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  1. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe	\$\$ \$\$ \$\$ \$\$

Debtor 1

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 6,800.00	
57. Part 3: Total personal and household items, line 15	\$ 1,350.00	
58. Part 4: Total financial assets, line 36	\$ 25.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 8,175.00	\$ 8,175.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$8,175.00

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=111.1.11.1.1.1.1			100IImont	11000 16
Fill in this in	formation to identif	y your case:		
Debtor 1	Tawaiian	Dicole	Levy	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	ne: NORTHERN District of	ILLINOIS	
			(State)	
Case Number	r			
(If known)				

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt			
	emptions are you claiming? Check		•	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2008 Ford Taurus with over 101,000 miles	\$_6,800	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, bedroom set	\$_ 500	<b></b>	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief	Flat screen TV, cell phone		_	735 ILCS 5/12-1001(b) - \$500.00
description:		\$_500	<b>\$</b>	
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>200</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
fficial Form 106C	Record # 704762	Schedule C: 1	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Tawaiian Dicole Document Page 17 of 66 Case Number (if known)

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$100.00 Brief Costume Jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$50.00 Books, CDs, DVDs & Family Brief \$ 50 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$25.00 \$\_ 25 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes. 704762 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

	nformation to identif	y your case:		8 of 66			
Debtor 1	Tawaiian	Dicole	Levy				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for th	ne : <u>NORTHERN</u>				_	
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		s Who Have	Claims Secured I	v Property			12/
			ried people are filing together		ale for supplying correct		
nformation. If	more space is neede es, write your name	ed, copy the Addit	ional Page, fill it out, number	the entries, and attach it to	this form. On the top of a	iny	
1. Do any cr	editors have claims s	secured by your p	roperty?				
☐ No. C	heck this box and sub	omit this form to the	e court with your other schedule	es. You have nothing else to	report on this form.		
<b>.</b>							
Yes. F	ill in all of the informa	tion below.					
Yes. F	ill in all of the informa	tion below.					
Yes. F	ill in all of the informa						
Part 1:	List All Secured Claim	ns	an one secured claim list the c	raditor sanarately	Column A	Column A	Column C
Part 1:	List All Secured Claim	ns editor has more tha	an one secured claim, list the carticular claim, list the other cre	•	Amount of claim	Value of collateral	Unsecured
Part 1:  2. List all so for each	List All Secured Claim ecured claims. If a creciaim. If more than or	editor has more that he creditor has a pa		ditors in Part 2.			
Part 1:  2. List all so for each of As much	List All Secured Claim ecured claims. If a creciaim. If more than or	editor has more that he creditor has a pa	articular claim, list the other cre	ditors in Part 2. ors name.	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1:  2. List all so for each of As much	List All Secured Claim ecured claims. If a cre claim. If more than or as possible, list the cl ay Financial	editor has more that he creditor has a pa	articular claim, list the other cre al order according to the credit	ditors in Part 2. ors name. secures the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each As much  2.1 Gatew  Creditor's PO Bo	ecured claims. If a creclaim. If more than or as possible, list the clay Financial  Name x 6919	editor has more that he creditor has a pa	articular claim, list the other cre al order according to the credite Describe the property that	ditors in Part 2. ors name. secures the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each of As much  Gatew  Creditor's	ecured claims. If a creclaim. If more than or as possible, list the clay Financial	editor has more that he creditor has a pa	articular claim, list the other creal order according to the credite  Describe the property that a 2008 Ford Taurus with over	ditors in Part 2.  ors name.  secures the claim:  r 101,000 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each As much  2.1 Gatew  Creditor's PO Bo	ecured claims. If a creclaim. If more than or as possible, list the clay Financial  Name x 6919	editor has more that he creditor has a pa	Describe the property that some conditions of the date you file, the date you file, the conditions of the date you file, the date you file, the conditions of the date you file, the conditions of the date you file, the date you	ditors in Part 2.  ors name.  secures the claim:  r 101,000 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each As much  2.1 Gatew  Creditor's PO Bo	ecured claims. If a crectain. If more than or as possible, list the clay Financial S Name x 6919 Street	editor has more that he creditor has a pa	Describe the property that some continuous property that some cont	ditors in Part 2.  ors name.  secures the claim:  r 101,000 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each As much  2.1 Gatew  Creditor: PO Bo  Number	ecured claims. If a crectain. If more than or as possible, list the clay Financial S Name x 6919 Street	editor has more the creditor has a palaims in alphabetic	Describe the property that some conditions of the date you file, the date you file, the conditions of the date you file, the date you file, the conditions of the date you file, the conditions of the date you file, the date you	ditors in Part 2.  ors name.  secures the claim:  r 101,000 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each As much  2.1 Gatew  Creditor: PO Bo  Number  Sagina  City	ecured claims. If a crectain. If more than or as possible, list the clay Financial S Name x 6919 Street	editor has more than the creditor has a palaims in alphabetic manner.  MI 48605  State Zip Code	Describe the property that some continuous property that some cont	ditors in Part 2. ors name. secures the claim: or 101,000 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each As much  2.1 Gatew  Creditor: PO Bo  Number  Sagina  City	ecured claims. If a creclaim. If more than or as possible, list the clay Financial Name x 6919 Street	editor has more than the creditor has a palaims in alphabetic manner.  MI 48605  State Zip Code	As of the date you file, the Contingent Unliquidated Disputed Nature of Lien. Check all the	ditors in Part 2. ors name. secures the claim: or 101,000 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each As much 2.1 Gatew Creditor's PO Bo Number  Sagina City  Who owe	ecured claims. If a creclaim. If more than or as possible, list the clay Financial  Name x 6919 Street	editor has more than the creditor has a palaims in alphabetic manner.  MI 48605  State Zip Code	As of the date you file, the Contingent Unliquidated Disputed Nature of Lien. Check all the	ditors in Part 2. ors name. secures the claim: or 101,000 miles claim is: Check all that apply.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Gatew Creditors PO Bo Number  Sagina City  Who owe	ecured claims. If a creclaim. If more than or as possible, list the clay Financial  Name x 6919 Street	editor has more than the creditor has a palaims in alphabetic manner.  MI 48605  State Zip Code	As of the date you file, the Contingent  Unliquidated  Disputed  Nature of Lien. Check all the An agreement you made (see all order according to the other credit.	ditors in Part 2. ors name. secures the claim: or 101,000 miles claim is: Check all that apply. or apply. such as mortgage or secured	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all se for each and As much  2.1 Gatew  Creditor's PO Bo  Number  Sagina City  Who owe Debto  Debto  Debto	ecured claims. If a creclaim. If more than or as possible, list the clay Financial services and services as Name x 6919  Street  Street 1 only 2 only	editor has more than the creditor has a paragraph of the credi	As of the date you file, the of Contingent Unliquidated Unliquidated An agreement you made (scar loan) Statutory lien (such as tax Judgment lien from a laws)	ditors in Part 2.  ors name.  secures the claim:  or 101,000 miles  claim is: Check all that apply.  at apply.  such as mortgage or secured  dien, mechanic's lien)	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Gatew Creditor's PO Bo Number  Sagina City  Who owe Debto Debto At leas	ecured claims. If a creclaim. If more than or as possible, list the clay Financial  s Name x 6919 Street  s the debt? Check one	editor has more than the creditor has a paragraph of the credi	As of the date you file, the of Disputed  Nature of Lien. Check all that are are loan)  Statutory lien (such as tax	ditors in Part 2.  ors name.  secures the claim:  or 101,000 miles  claim is: Check all that apply.  at apply.  such as mortgage or secured  dien, mechanic's lien)	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill	in this inf	Caso 17 OF		- 1	Entered 02/28/1 <sup>-</sup> 9 of 66	7 10:59:46	Desc Main	
		<b>-</b> "	<b>5</b>					
Deb	otor 1	Tawaiian	Dicole	Levy				
		First Name	Middle Name	Last Name				
	otor 2							
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States I	Bankruptcy Court for the :	NORTHERND	District of <u>ILLINOIS</u>				
0				(State)			☐Check i	f this is an
	se Number <sub>(</sub> (nown)						amende	
Ott	.:	400F/F					amonac	od illing
Omic	ciai Fo	orm 106E/F						
Sche	edule	E/F: Creditors	s Who Have	e Unsecured Claims				12/15
redito needed op of a	rs with pa d, copy th any additi	artially secured claim	s that are listed in out, number the ur name and case	,	Claims Secured by Proper	ty. If more space is	-	
Part	<b>4</b> 11							
1. <b>Do</b>	any cred	litors have priority un	secured claims a	gainst you?				
	No. Go	to Part 2.						
	Yes.							
ea no un	ich claim l inpriority a isecured c	isted, identify what typamounts. As much as plaims, fill out the Cont	ne of claim it is. If a possible, list the cl inuation Page of F	itor has more than one priority unsect claim has both priority and nonprior aims in alphabetical order according Part 1. If more than one creditor holds structions for this form in the instruct	ity amounts, list that claim h to the creditor's name. If yo s a particular claim, list the o	nere and show both pour have more than two	riority and o priority	
						Total claim	Priority amount	Nonpriority amount
2.1	Illinois D	epartment of Revenue	Э	Last 4 digits of account number		\$ 287.00	\$ 287.00	\$ 0.00
2.1	Creditor's N					•		·
	PO Box	64338		When was the debt incurred?	2015			
	Number	Street						
				As of the date you file, the claim is:	Check all that apply.			
				Contingent				
	Chicago		60664-0338	Unliquidated				
v	City Vho owes	St the debt? Check one.	ate Zip Code	Disputed				
	Debtor 1	only		_				
Ī	Debtor 2	•		Type of PRIORITY unsecured claim	:			
Ī	=	and Debtor 2 only		Domestic support obligations				
Ī	=	one of the debtors and an	nother	Taxes and certain other debts you	owe the government			
Ī	=	f this claim relates to a						
_	commu	nity debt		Claims for death or personal injury	while you were			
ls		subject to offest?		intoxicated				
ļ	No			Other. Specify				
	Yes							

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	First Name	Middle Name	Last Name			
Pa	Your PRIORITY Uns	secured Claims - Cont	inuation Page			
After I	listing any entries on this	page, number them l	beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
2.2	IRS Priority Debt		Last 4 digits of account number	\$ <u>1,200.00</u>	<b>\$</b> _1,200.00	\$_0.00
	Creditor's Name		When was the debt incurred? 2013			
	PO Box 7346  Number Street		When was the debt incurred?			
	Number Street		As a filter data was file the alaba ta Object all the con-			
			As of the date you file, the claim is: Check all that apply.  Contingent			
	Philadelphia	PA 19101	Unliquidated			
,	City Who owes the debt? Check of	State Zip Code	Disputed			
	Debtor 1 only	5110.				
	Debtor 2 only		Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only		Domestic support obligations			
	At least one of the debtors	and another	Taxes and certain other debts you owe the government			
	Check if this claim relate	es to a				
	community debt Is the claim subject to offes	12	Claims for death or personal injury while you were			
	No		intoxicated  Other. Specify			
	Yes		Other. Specify			
2.3	IRS Priority Debt		Last 4 digits of account number	<b>\$</b> _1,500.00	<b>\$</b> 1,500.00	\$ <u>0.00</u>
	Creditor's Name PO Box 7346		When was the debt incurred? 2014			
	Number Street		Then was the dest incurred:			
			As of the date you file, the claim is: Check all that apply.			
			Contingent			
	Philadelphia	PA 19101	Unliquidated			
,	City Who owes the debt? Check of	State Zip Code	Disputed			
	Debtor 1 only		_			
	Debtor 2 only		Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only		Domestic support obligations			
	At least one of the debtors	and another	Taxes and certain other debts you owe the government			
	Check if this claim relate	es to a				
	community debt Is the claim subject to offes	t?	Claims for death or personal injury while you were intoxicated			
	No		Other. Specify			
	Yes					
2.4	IRS Priority Debt		Last 4 digits of account number	\$_2,300.00	\$ <u>2,300.00</u>	\$ <u>0.00</u>
	Creditor's Name PO Box 7346		When was the debt incurred? 2015			
	Number Street					
			As of the date you file, the claim is: Check all that apply.			
	-		Contingent			
	Philadelphia	PA 19101	Unliquidated			
,	City Who owes the debt? Check of	State Zip Code one.	Disputed			
	Debtor 1 only					
	Debtor 2 only		Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only		Domestic support obligations			
	At least one of the debtors a	and another	Taxes and certain other debts you owe the government			

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Claims for death or personal injury while you were

intoxicated

Other. Specify \_\_\_

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Debtor 1 Tawaiian Dicole Document Page 21 of 66 Case Number (if known)

Part	Part 2: List All of Your NONPRIORITY Unsecured Claims									
3. <b>Do</b>	3. Do any creditors have nonpriority unsecured claims against you?									
	No. You have nothing to report in this part. Sub	mit this form to the court with your other schedules.								
	Yes.									
nor incl	priority unsecured claim, list the creditor separat	e alphabetical order of the creditor who holds each claim. If a creditor has more than one ely for each claim. For each claim listed, identify what type of claim it is. Do not list claims already particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured	Table delte							
4.1	City of Chicago Bureau Parking	Last 4 digits of account number	Total claim \$ 3,221.00							
	Creditor's Name 121 N. LaSalle St	When was the debt incurred?								
'	Number Street									
	Room 107	As of the date you file, the claim is: Check all that apply.								
		Contingent								
	Chicago IL 60602	Unliquidated								
	City State Zip Code ho owes the debt? Check one.	Disputed								
	Debtor 1 only									
▎▕▘	Debtor 2 only	Type of NONPRIORITY unsecured claim:								
▎▕▔	Debtor 1 and Debtor 2 only	Student loans								
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce								
	Check if this claim relates to a	that you did not report as priority claims								
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts								
IS	the claim subject to offest?	Dobt Own								
	Yes	Other. Specify Debt Owed								
4.2	Comcast	Last 4 digits of account number 7620	<b>\$</b> 709.00							
	Creditor's Name	When was the debt incurred? 2015-2015								
	800 Sw 39Th St	When was the debt incurred? 2015-2015								
	Number Street									
		As of the date you file, the claim is: Check all that apply.								
	Renton WA 98057	Contingent								
	City State Zip Code	Unliquidated								
W	ho owes the debt? Check one. ■	Disputed								
	Debtor 1 only									
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans								
H	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce								
	Check if this claim relates to a	that you did not report as priority claims								
-	community debt	Debts to pension or profit-sharing plans, and other similar debts								
Is	the claim subject to offest?									
	No L.	Other. SpecifyCollecting for Creditor								
4.3	Yes Comenity BANK	Last 4 digits of account number0202	<b>\$</b> 637.00							
_	Creditor's Name		•							
	120 Corporate Blvd Ste 1	When was the debt incurred? 2015-2016								
	Number Street									
		As of the date you file, the claim is: Check all that apply.								
	Norfalls VA 22500	Contingent								
	Norfolk VA 23502	Unliquidated								
w	City State Zip Code ho owes the debt? Check one.	Disputed								
	Debtor 1 only									
	Debtor 2 only	Type of NONPRIORITY unsecured claim:								
	Debtor 1 and Debtor 2 only	Student loans								
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce								
[	Check if this claim relates to a	that you did not report as priority claims								
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts								
	No	Other. Specify Unknown Credit Extension								
	Yes	Calculation of the control of the calculation of th								

First Name

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Yes Comenitycapital/Gmstop NULL \$ 277.00 4.6 Last 4 digits of account number Creditor's Name 2016-2017 Po Box 182120 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use

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Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Case 17-05757 Page 23 of 66 Case Number (if known) **P**ocument Tawaiian Dicole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.7 Comenitycapital/ULTA **\$** 135.00 Last 4 digits of account number \_\_\_\_

Creditor's Name	When was the debt incurred? 2017-2017	
Po Box 182120	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43218	Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Creditors Discount & A	5005	+ 1.025.00
4.0	Last 4 digits of account number 5025	\$ <u>1,925.00</u>
Creditor's Name	When was the debt incurred? 2015-2015	
415 E Main St	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Streator IL 61364	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes  DEPT OF ED/Navient	Last 4 digits of account number 1109	\$ 2,000.00
4.9	Last 4 digits of account number 1109	φ <u>∠,000.00</u>
Creditor's Name Po Box 9635	When was the debt incurred? 2012-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
M/H B BA 40770	Contingent	
Wilkes Barre PA 18773	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Turns of MONIPPIOPITY unaccounted alaims	
	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
<b>=</b>	Other. Specify	
Yes		

Record # 704762

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4.10	DEPT OF ED/Navient	Last 4 digits of account number 0923	\$ <u>2,871.00</u>
	Creditor's Name		
	Po Box 9635	When was the debt incurred? 2011-2014	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773		
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
1 1		_	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
i	Yes		
1 44	DEPT OF ED/Navient	Last 4 digits of account number 0923	<b>\$</b> 4,074.00
4.11		Last 4 digits of account number	Ψ,σ
	Creditor's Name	When was the debt incurred? 2010-2014	
	Po Box 9635	When was the debt incurred? 2010-2014	
	Number Street		
		As a fide a data was file than alaba bas Oberel all that and	
		As of the date you file, the claim is: Check all that apply.	
	M. D. D. 10770	Contingent	
	Wilkes Barre PA 18773	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Ι.	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
1 i		<u>_</u>	
	No	Other. Specify	
	Yes		
4.12	DEPT OF ED/Navient	Last 4 digits of account number 0923	<b>\$</b> 4,122.00
	Creditor's Name		
	Po Box 9635	When was the debt incurred? 2010-2014	
		<del></del>	
1	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773		
		Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
1 1			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		<del></del>	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
i	Yes		

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DEPT OF ED/Navient 0922 \$ 5,058.00 4.15 Last 4 digits of account number Creditor's Name 2011-2014 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

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Case 17-05757 Page 26 of 66 Case Number (if known) **Document** Tawaiian Dicole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.16	Helvey & Associates	Last 4 digits of account number	8472	\$ <u>126.00</u>
	Creditor's Name	When we the debt in sum 12	2011-2012	
	1015 E Center St	When was the debt incurred?	2011 2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Warsaw IN 46580	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest? No	Modical Debt		
	Yes	Other. Specify Medical Debt	<del></del>	
4.17	IRS Non-Priority	Last 4 digits of account number		\$ 5,000.00
4.17	Creditor's Name			-
	PO Box 7346	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Philadelphia PA 19101	Unliquidated		
v	City State Zip Code  Who owes the debt? Check one.	Disputed		
İ	Debtor 1 only			
lī	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
1	Debtor 1 and Debtor 2 only	Student loans		
li	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority cla		
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
ls ls	s the claim subject to offest?	<del></del>		
	No	Other. SpecifyTaxes - Federal	, State/Local	
	Yes Metropolitan Auto Lending			<b>*</b> 0.00
4.18		Last 4 digits of account number		\$ <u>0.00</u>
	Creditor's Name 103 E. 147th St.	When was the debt incurred?		
	Number Street			
		As of the data you file the claim is:	Cheek all that apply	
		As of the date you file, the claim is:  Contingent	Спеск ан шат арріу.	
	Harvey IL 60426	Unliquidated		
	City State Zip Code			
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a community debt	that you did not report as priority cla  Debts to pension or profit-sharing pl		
ls ls	s the claim subject to offest?	Pens to bension or bront-snaring bi	ano, and other ominial debto	
	No	Other. Specify Notice Only		
	Yes			

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Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Case 17-05757 Page 27 of 66 Case Number (if known) **Document** Tawaiian Dicole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Nationwide Credit & CO **\$** 100.00 Last 4 digits of account number \_\_\_\_ Creditor's Name 2015-2015

	815 Commerce Dr Ste 270	When was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Oak Brook IL 60523	☐ Unliquidated
	City State Zip Code	
٧	/ho owes the debt? Check one.	Disputed
	Debtor 1 only	
	<b>-</b>	
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
ī	Check if this claim relates to a	that you did not report as priority claims
L	community debt	
L	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts
1		_
	No	Other. Specify Medical Debt
	Yes	
4.20	Nationwide Credit & CO	Last 4 digits of account number 2597
	Creditor's Name	
	815 Commerce Dr Ste 270	When was the debt incurred? 2016-2016
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Oak Brook IL 60523	□ Unliquidated
	City State Zip Code	
٧	/ho owes the debt? Check one.	Disputed
	Debtor 1 only	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:
F	<b>=</b>	
Ļ	Debtor 1 and Debtor 2 only	☐ Student loans
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Γ	Check if this claim relates to a	that you did not report as priority claims
-	community debt	Debts to pension or profit-sharing plans, and other similar debts
ls	the claim subject to offest?	
	No	Other. Specify Medical Debt
Ī	Yes	Office. Specify
	Nationwide Credit & CO	Last 4 digits of account number 2598 \$297.00
4.21		Last 4 digits of account number2598\$_297.00
	Creditor's Name	When was the debt incurred? 2016-2016
	815 Commerce Dr Ste 270	When was the debt incurred? 2016-2016
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	Oak Brook IL 60523	Contingent
		Unliquidated
v	City State Zip Code  Vho owes the debt? Check one.	Disputed
i		
	Debtor 1 only	
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:
Γ	Debtor 1 and Debtor 2 only	Student loans
- 7	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
		that you did not report as priority claims
L	Check if this claim relates to a	
	community debt	Debts to pension or profit-sharing plans, and other similar debts
IS	s the claim subject to offest?	
	No	Other. Specify Medical Debt
	Yes	

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Page 28 of 66 Case Number (if known) **Document** Tawaiian Dicole Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim
4.22 Navient Solutions INC	Last 4 digits of account number _	0922	\$ <u>0.00</u>
Creditor's Name			
11100 Usa Pkwy	When was the debt incurred?	2009-2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent	,	
Fishers IN 46037	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.			
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cla		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
No	<b>—</b>		
Yes	Other. Specify		
4.23 Navient Solutions INC	Last 4 digits of account number _	0922	<b>\$</b> 0.00
Creditor's Name		<del></del>	· <del></del>
11100 Usa Pkwy	When was the debt incurred?	2009-2010	
Number Street			
	As of the date you file, the claim is	· Check all that apply	
	Contingent	. Oncok all that apply.	
Fishers IN 46037	Unliquidated		
City State Zip Code			
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	aims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?	_		
No 🗔	Other. Specify		
Yes A 24 Nicor Gas	l and 4 dimits of account mumbers		<b>\$</b> 700.00
4.24 NICOL Gas Creditor's Name	Last 4 digits of account number _	<del></del>	\$ <u>_100.00</u>
PO Box 549	When was the debt incurred?		
Number Street			
	As of the data you file the claim is	. Check all that apply	
	As of the date you file, the claim is	: Спеск ан тлат арріу.	
Aurora IL 60507	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?	_		
■ No □ Voo	Other. SpecifyUtility Bills/Cell	lular Service	

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Page 29 of 66 Case Number (if known) **Document** Tawaiian Dicole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25	Peoples Gas	Last 4 digits of account number	\$ <u>700.00</u>
5	Creditor's Name	<del></del>	
	200 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that canb	
	<u></u>	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60601	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debts to pension of pront-snaring plans, and other similar debts	
Ï	No	Other. Specify Utility Bills/Cellular Service	
1 7	Yes	Other. Specify Othins/Centulal Service	
4.26	PLS	Last 4 digits of account number	<b>\$</b> 300.00
4.20	Creditor's Name	Last 4 digits of account number	Ψ
	801 1/2 N. Pulaski	When was the debt incurred?	
	Number Street	<del></del>	
	3.33.		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60651	Contingent	
		Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
}	<b>=</b>		
	Debtor 1 and Debtor 2 only	Student loans	
5	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?	_	
	No	Other. Specify Debt Owed	
	Yes		. 0.00
4.27	Secretary of State	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	Milhan usa tha daht inauwad?	
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield IL 62723	Unliquidated	
١	City State Zip Code	Disputed	
<u>'</u>	/ho owes the debt? Check one.	L Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	<del>-</del>	
	No	Other. Specify Notice Only	
	Yes	<u> </u>	

	Case	17-05757	Doc 1	Filed 02/28/17	Entered 02/28/17 10:59:46	Desc Main
Debtor 1	Tawaiian	Dicole		<b>D</b> ocument	Page 30 of 66 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your NONPRIOR	ITY Unsecured Cla	ims - Continua	tion Page		

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.28	T-Mobile	Last 4 digits of account number	7364	<u>\$ 773.00</u>
	Creditor's Name		2016-2016	
	4120 International Pkwy	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Osmalikan TV 75007	Contingent		
	Carrollton TX 75007	Unliquidated		
w	City State Zip Code  /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
1 [	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority clai	ims	
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Collecting for Ci	reditor	
$\vdash$	Yes Verizon Wireless		8827	<b>\$</b> 2,274.00
4.29		Last 4 digits of account number		\$ 2,214.00
	Creditor's Name 16 Mcleland Rd	When was the debt incurred?	2016-2016	
	Number Street			
		As a fall or all the control of the	Object all the description	
	<del></del>	As of the date you file, the claim is:	Спеск ан тлат арріу.	
	Saint Cloud MN 56303	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
IS	the claim subject to offest?			
7	Yes	Other. SpecifyUnknown Credit	Extension	
4.30	Village of Maywood-Parking	Last 4 digits of account number		\$ 200.00
4.50	Creditor's Name		<del></del>	`
	125 S. 5th Ave.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Maywood IL 60153	Unliquidated		
١,,,	City State Zip Code	Disputed		
\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	/ho owes the debt? Check one.	Пораков		
	Debtor 1 only	- ()(0)(0)(0)(0)(0)		
	Debtor 2 only	Type of NONPRIORITY unsecured c	iaim:	
-	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation	~	
L	Check if this claim relates to a community debt	that you did not report as priority claim		
ls	the claim subject to offest?	L Debts to pension or profit-sharing pla	ans, and other similar debts	
	No	Other. Specify Fines		
	Yes	Other. Specify		

Official Form 106E/F

Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Case 17-05757 Page 31 of 66 **Document** Tawaiian Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Village of Melrose Park \$ 100.00 Last 4 digits of account number \_ Creditor's Name 1000 N. 25th Ave. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Melrose Park 60160 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Village of River Forest \$ 200.00 Last 4 digits of account number 4.32 Creditor's Name 400 Park Avenue When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Contingent 60305 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Fines Yes West Suburban Medical Center \$ 529.00 Last 4 digits of account number 4.33 Creditor's Name 3 Erie Ct. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Park 60302 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services

Record # 704762

Case 17-05757

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Tawaiian Debtor 1

Dicole

**Document** 

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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about you example, if a collection agency is trying to collect from you 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional pers	for a debt you more than on	owe to someone else, list the original e creditor for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the
	GC Services Limited Partnership		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 6330 Gulfton	_	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Houston TX	77081	Last 4 digits of account number	
	City State Zip C	Code		
	Arnold Scott Harris PC	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 111 W Jackson Blvd Ste 600	_	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago IL	- 60604	Look 4 digito of account number	
	City State Zip C	_	Last 4 digits of account number	
	Village of Maywood	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 22091		Line 30 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
		-		
	Tempe         AZ           City         State         Zip 0	85285 - Code	Last 4 digits of account number	
		50dC		
	Village of River Forest  Name	-	On which entry in Part 1 or Part 2 lis	st the original creditor?
	PO Box 7730	_	Line 32 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Carol Stream IL	- 60197	Last 4 digits of account number	
	City State Zip C	_		<del></del>
	MCSI INC	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 327		Line 32 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	-		Part 2: Creditors with Nonpriority Unsecured Claims
		_		
	Palos Heights IL	_60463	Last 4 digits of account number	
	City State Zip	Code		
	American Colln Corp	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 919 Estes Ct.	_	Line 33 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Schaumburg IL	- 60193	Look & digital of a constraint	
	City State 7in 0	_	Last 4 digits of account number	<del></del>

Official Form 106E/F

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Page 33 of 66 Case Number (if known) **Document** Tawaiian Dicole Debtor 1

	nounts of certain types of unsecured claims. This information is bounts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C.
			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$5,287.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$5,287.00
			Total claim
otal claims	6f. Student loans	6f.	\$26,621.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims.	6i.	\$19,012.00

Official Form 106E/F

Write that amount here.

6j. Total. Add lines 6f through 6i.

45,633.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 17	, 05757 D	4 51	- 1 00/00/47			1001474	0.50.40	<b>D</b>		
Fill i	n this info	ormation to iden		1 LII/	od 02/28/17	Lnto	red 02/ 4 of 6		0:59:46	Des	c Main	
Debt	tor 1	Tawaiian	Dicole		Levy							
Debt		First Name	Middle Name		Last Name	-						
Debt	tor 2					-						
(Spous	se, if filing)	First Name	Middle Name		Last Name							
Unite	ed States B	Bankruptcy Court for	r the : <u>NORTHERN</u> D	istrict of <u>ILLII</u>	NOIS (State)					_	_	
	e Number _				(Glate)					L	Check if this is	
	nown)	1000									amended filing	1
Offic	ial Fo	orm 106G										
			ory Contracts									1
nforma	tion. If m	ore space is nee	possible. If two marrie eded, copy the additior le and case number (if	al page, fill	e filing together, bo it out, number the e	th are equa entries, and	Illy respons I attach it to	sible for sup this page.	plying correct On the top of	ct f any		
1. <b>Do</b>	you have	any executory	contracts or unexpired	leases?								
	No. Che	eck this box and s	submit this form to the c	ourt with you	ur other schedules. \	ou have no	othing else t	to report on t	his form.			
	Yes. Fill	in all of the inforr	mation below even if the	contracts o	r leases are listed in	Schedule i	A/B: Prope	rty (Official F	orm 106A/B)			
	-	-	or company with whom	-						-		
	mpie, ren expired lea		cell phone). See the in	structions to	or this form in the ins	truction boo	okiet for moi	re examples	or executory	contracts a	na	
Pe	erson or c	company with wi	hom you have the cont	ract or leas	e		State	e what the c	ontract or lea	ase is for		
2.1	Omanag	ement, LLC										
	Name					_						
	7305 Circ	Street				_						
	Forest Pa		ı	L 60130								
	City	unc		State Zip Code	9	_						
2.2						_						
	Name											
	Number	Street				_						
	City		:	State Zip Code	9	_						
2.3												
	Name					_						
	Ni wak	Chra-4				_						
	Number	Street										
	City		:	State Zip Code	)	_						
2.4						_						
	Name											
	Number	Street				_						
						_						
	City			State Zip Code								
2.5												
•	Name					_						
	Ni we-b	C44				_						
	Number	Street										

State Zip Code

City

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Fill in this in	formation to identif	y your case:	
Debtor 1	Tawaiian	Dicole	Levy
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	dditional Pa	ages, write your name and c	ase number (if known). Answ	er every questi	on.
1. <b>D</b> o	o you have	any codebtors? (If you are	filing a joint case, do not list eit	her spouse as a	codebtor.)
	No.				
	Yes				
			a community property state ada, New Mexico, Puerto Rico	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spouse	, or legal equivalent live with yo	ou at the time?	
	_	. Inwhich community state o	r territory did you live?	·	Fill in the name and current address of that person.
		of your spouse, former spouse or lega	al equivalent		
	Numb	er Street			
	City		State	Zip Coo	e
		F, or Schedule G to fill out C Your codebtor	column 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply:
0.1	Name				Schedule D, line
					Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

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			7.7.7.1111.111	1 10 N . 100 OI	00
Fill in this ir	formation to identif	fy your case:			
Debtor 1	Tawaiian	Dicole	Levy		
	First Name	Middle Name	Last Name		
Debtor 2	-	· · · · · · · · · · · · · · · · · · ·			
(Spouse, if filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court for the	he : <u>NORTHERN DISTRICT O</u>	F ILLINOIS		Check if this is:
(If known)					An amended filing
					A supplement showing post-petition
					chapter 13 income as of the following date

### **Schedule I: Your Income**

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment								
1.	Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse					
	f you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed	ı	Employed  Not employed				
	Include part-time, seasonal, or self-employed work.	Occupation	CNA						
	Occupation may Include student or homemaker, if it applies.	Employers name	Norwood Crossing						
		Employers address	6016 N. Nina Ave.						
			Chicago, IL 60631		,				
		How long employed there? Since 9/1/2013							
Pa	Part 2: Give Details About Monthly Income								
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.									
				For Debtor 1	For Debtor 2 or non-filing spouse				
List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.				\$3,270.91	\$0.00				
3.	Estimate and list monthly overting	пе рау.	\$0.00	\$0.00					
4. Calculate gross income. Add line 2 + line 3.				\$3,270.91	\$0.00				

Official Form 106I Record # 704762 Schedule I: Your Income Page 1 of 2 Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Document Page 37 of 66

Debtor 1 Tawaiian Dicole Decument Levy Page 37 of 66 Case Number (if known)

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$3,270.91		\$0.00		
5. <b>L</b>		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$719.59		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. 	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e. 	\$30.77		\$0.00		
	5f. <b>C</b>	Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. 	\$0.00		\$0.00		
6. <b>A</b> c	d the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$750.36		\$0.00		
7. <b>C</b> a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,520.55		\$0.00		
8. <b>Li</b>	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d	\$0.00		\$0.00		
	8e.	Social Security	8e. —	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. 	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,520.55 +		\$0.00	. Г	\$2,520.55
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ2,020.00		ψ0.00	L	ΨΣ,320.33
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are relatify:	our dependent not available to	,			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	t annii		12.	\$2,520.55
13.		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Co</i> ou expect an increase or decrease within the year after you file this form		s anu nelaleu Daīa, lī l	applies		'- L	Ψ2,320.33
13.	x I							

Fi	II in this in	formation to identify yo	ur case:				
D	ebtor 1	Tawaiian	Dicole	Levy	Check if this		
_		First Name	Middle Name	Last Name		ended filing	
	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name			t-petition chapter 13
U	Inited States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS		as of the following	udie.
	ase Number				MM / D	D / YYYY	
Off	ficial F	orm 106J				rate filing for Debtor	2 because Debtor 2
		e J: Your Exp	nenses		maintai	ns a separate nous	12/14
				nle are filing together, both a	are equally responsible for sup	onlying correct inform	
more	-				ges, write your name and case		
Pa	rt 1: D	escribe Your Household					
1. I	s this a joi	nt case?					
	X No. G	So to line 2.					
	Yes. I	Does Debtor 2 live in a s	eparate household?				
		No.					
		Yes. Debtor 2 mus	t file a separate Sched	ule J.			
2.	Do you h	nave dependents?	X No		Dependent's relationship to		Does dependent live
	Do not lis Debtor 2.	et Debtor 1 and		ut this information for ndent	Debtor 1 or Debtor 2	age	with you?
	Do not st	ate the dependents'					Yes
	names.	·					X No
							Yes
							X No
							Yes
							x No
							Yes
							x No
							Yes
3.	Do your	expenses include					Tes .
J.	expense	s of people other than	X No				
	yourself	and your dependents?	Yes				
Pa	rt 2:	stimate Your Ongoing Mo	onthly Expenses				
Esti	mate your	expenses as of your ba	nkruptcy filing date u	nless you are using this form	as a supplement in a Chapter	13 case to report	
-	enses as o applicable		iptcy is filed. If this is	a supplemental <i>Schedule J</i> ,	check the box at the top of the	form and fill in	
	-	-	=	tance if you know the value <i>r Incom</i> e (Official Form 106l.	)		Your expenses
4.	The rent	al or home ownership e	xpenses for your res	dence. Include first mortgage	payments and		
	any rent	for the ground or lot.				4.	\$632.00
	If not inc	cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
	4b. Pro	operty, homeowner's, or	renter's insurance			4b.	\$0.00
	4c. Ho	me maintenance, repair,	and upkeep expenses	;		4c.	\$0.00
	4d. Ho	meowner's association o	r condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Document Tawaiian Dicole Debtor 1 Case Number (if known) \_

otor		Case Number (if known)		
	First Name Middle Name Last Name		Your expenses	<u> </u>
		_	Tour expenses	
	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
	Utilities: 6a. Electricity, heat, natural gas	6a.		\$100.0
	6b. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$265.0
	6d. Other. Specify:	6d.	\$	0.0
	Food and housekeeping supplies	7.		\$300.0
	Childcare and children's education costs	8.		\$0.0
	Clothing, laundry, and dry cleaning	9.		\$90.0
٥.	Personal care products and services	10.		\$22.0
1.	Medical and dental expenses	11.		\$30.0
2.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$184.0
	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.
1.	Charitable contributions and religious donations	14.		\$100.
<b>5</b> .	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	<b>15a</b> .		\$0.
	15b. Health insurance	15b.		\$0.
	15c. Vehicle insurance	15c.		\$132.
	15d. Other insurance. Specify:	15d.		\$0.
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.
	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.
	17b. Car payments for Vehicle 2	17b.		\$0.
	17c. Other. Specify:	17c.		\$0.
	17d. Other. Specify:	17d.		\$0.
i.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.
).	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.
).	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You	ur Income.		
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

Official Form 106J Record # 704762 Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Document Page 40 of 66

Tawaiian Dicole Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$1,855.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,520.55 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,855.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$665.55 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 704762 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Tawaiian	Dicole	Levy			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	·					

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out.  No Yes. Name of Person	
■ No	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
Yes. Name of Person	
Under penalty of perjury, I declare that I have read the summary and schedules correct.	s filed with this declaration and that they are true and
40.00	
Signature of Debtor 1  Signature of Debtor 1  Signature of Debtor 1	of Debtor 2
Date 02/24/2017 Date	
	/ DD / YYYY

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			Ocument	auc <del>T</del> Z c
Fill in this in	nformation to identif	y your case:		
Debtor 1	Tawaiian	Dicole	Levy	_
	First Name	Middle Name	Last Name	
Debtor 2	-			_
(Spouse, if filing)	First Name	Middle Name	Last Name	
		ne : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Numbe (If known)	Pr			

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(if known). Answer every question.			
Part 1	Give Details About Your Marital Status and	Where You Lived Before		
	at is your current marital status?			
_	Married			
_	Not married			
_	Not married			
02 <b>D</b> ui	ring the last 3 years, have you lived anywhere	other than where you live no	w?	
	No.			
	Yes. List all of the places you lived in the last 3	years. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	5153 W Washington Blvd	_ FROM 11/2002		
	Chicago IL 60644-3441	To 02/2014		
		_		
03 Wit	hin the last 8 years, did you ever live with a sp	oouse or legal equivalent in a	community property state or territory	? (Community
	perty states and territories include Arizona, Ca Wisconsin.)	alifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texa	s, Washington,
_	No.			
_	Yes. Make sure you fill out Schedule H: Your Co	odebtors (Official Form 106H).		
Part 2	Explain the Sources of Your Income			

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Debtor 1 Tawaiian Dicole Levy Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$6,039 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$39,251 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$36,065 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Tawaiian Dicole Levy Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Debto	or 1	Tawaiian First Name	Dicole Middle Name	Levy Last Name	Case Number (if kn	own)	
11		nin 90 days before you filed efuse to make a payment be			nk or financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information be	elow.				
12		in 1 year before you filed fort-appointed receiver, a cus			ossession of an assignee for the be	enefit of creditors,	a
	■ \						
P	art 5:	List Certain Gifts and Co	ontributions				
13	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts with a tota	Il value of more than \$600 per perse	on?	
		No.					
	_	Yes. Fill in the details for each	-				
14	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts or contribu	utions with a total value of more th	an \$600 to any ch	arity?
		No.					
		Yes. Fill in the details for each	ch gift.				
		Gifts or contributions to characteristics	arities that	Describe what you contrib	outed	Date you contributed	Value
		Living Word Christian Cent	ter	Religious Tithes		Monthly	\$ 100
		7600 W. Roosevelt Rd For	est Park, IL				
		60130					
P	art 6:	List Certain Losses					
15		nin 1 year before you filed f nbling?	for bankruptcy or sind	ce you filed for bankruptcy, o	did you lose anything because of t	heft, fire, other dis	saster, or
		No.					
		Yes. Fill in the details for each	ch gift.				
P	art 7	List Certain Payments of	or Transfers				
16	con	sulted about seeking bankı	ruptcy or preparing a	bankruptcy petition?	your behalf pay or transfer any pro		ou
				. ·		- •	
	=	Yes. Fill in the details					
	_	Party Contact Info		Description and value of a	any property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3400					\$4,000.00: \$0.00
		Chicago,IL 60603	<del></del>				paid prior to filing, balance to be paid
							through the plan.
			<u>-</u>				

Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main Page 46 of 66 Document Tawaiian Dicole Levy Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Who else has or had access to it? Describe the contents Do you still

**Identify Property You Hold or Control for Someone Else** 

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Tawaiian Dicole Levy Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Date of notice Environmental law, if you know it 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

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Part 12:	Sign Below	
answers		y attachments, and I declare under penalty of perjury that the lent, concealing property, or obtaining money or property by fraud 00, or imprisonment for up to 20 years, or both.
🗶 /si	Tawaiian Dicole Levy	
Się	nature of Debtor 1	Signature of Debtor 2
Da	te <u>02/24/2017</u> MM / DD / YYYY	DateMM / DD / YYYY
Did you	attach additional pages to Your Statement of Financial Affair	s for Individuals Filing for Bankruptcy (Official Form 107)?
No		
Yes		
Did you	pay or agree to pay someone who is not an attorney to help y	you fill out bankruptcy forms?
No		
Yes	Name of person	. Attach the Bankruptcy Petition Preparer's Notice,
		Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Inı	re		1,01,			Eliotela	1010	,,,	
Tav	waiian Dic	cole Levy /	Debtor			Case 1	No:		
						Chapt	er:	Chapter 13	
			DISCLO	OSURE OF COM	PENSATION OF A	ATTORNEY FOR	DEB	BTOR	
	npensation	paid to me	within one year bef	fore the filing of th	, I certify that I am t e petition in bankrup plation of or in conn	otcy, or agreed to be	e paic	d to me, for servi	ces
	For lega	ıl services, l	have agreed to acce	ept	\$4,000.00				
	Prior to	the filing of	f this statement I hav	ve received	\$0.00				
	Balance	Due			\$4,000.00				
2.	The sour	ce of the co	ompensation paid to	me was:					
	De	ebtor(s)	Other: (sp	ecify)					
3.	The sour	ce of comp	ensation to be paid t	to me is:					
	Б	Debtor(s)	Other: (sp	ecify)					
4.		ive not agre ny law firm		e-disclosed compe	nsation with any oth	ner person unless the	ey ar	e members and a	ssociates
	of r	-		-	tion with a other persith a list of the name	-			
5.	In return case, inc		ve-disclosed fee, I h	ave agreed to rend	er legal service for a	all aspects of the ba	nkrup	otcy	
		alysis of the	debtor's financial s	situation, and rende	ering advice to the de	ebtor in determining	g whe	ether to file a pet	ition in
		-	I filing of any petition	on, schedules, state	ements of affairs and	plan which may be	e requ	uired;	
					rs and confirmation	•	-		reof;
6.	By agree	ement with t	he debtor(s), the abo	ove-disclosed fee o	loes not include the	following service:			
				CI	ERTIFICATION				]
				ing is a complete st	tatement of any agre	ement or arrangeme	ent fo	or	
		paymen me for i		debtor(s) in this h	ankruptcy proceedin	igs.			
			02/24/2017		s/ David Kosk	-0~-			
		Date		<del></del>	Signature of Attorney	,			

704762 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

# UNITED STATES BANKRUFT OF COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Mail 3. Personally review with the debtor **Pack signetite** computed **petition**, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main 2. Inform the debtor that the debtor representative protectual Pages, 52/21/26 Case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



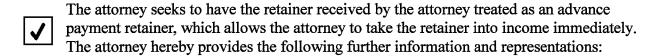
### Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Mair (d) Any portion of the retainer that is understand the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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#### Case 17-05757 Doc 1 Filed 02/28/17 Entered 02/28/17 10:59:46 Desc Main F. ALLOWANCE AND PAYMENT OF MITTORN ENTERS SEE AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2 / 21 / 2013

Signed: \ auce

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# Case 17-05757 Doc 1 Filed College Law Entered 02/28/17 10:59:46 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chica Pal 60:08 04:66-925-1313 help@geracilaw.com



Date: 2/21/2017

Consultation Attorney: **DKO** 

Record #: 704-762

#### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

**No other work**: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property! must disclose any such claims or propery! now have or acquire after filing Chapter13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Tawaiian Levy (Debtor)

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

Dated: 2-21-17

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tawaiian Dicole Levy / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/24/2017 /s/ Tawaiian Dicole Levy

**Tawaiian Dicole Levy** 

X Date & Sign

Record # 704762 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Tawaiian Dicole Levy

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/24/2017	/s/ Tawaiian Dicole Levy			
	Tawaiian Dicole Levy			
Dated: 02/24/2017	/s/ David Kosk			
	Attorney: David Kosk	•		

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Debtor	1 Tawaiian	Dicole	Levy	Case Number (if kno	own)		
	First Name	Middle Name	Last Name				
Part	6: Answer These Question	s for Reporting Purposes					
	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.					
		Yes. Go to  16b. Are your del  money for a b	bts primarily business del usiness or investment or throu	ots? Business debts are debts the ghat the operation of the business of the bu	nat you incurred to obtain or investment.		
		∐Yes. Got	o line 17.	consumer debts or business deb	its.		
	•	ioc. Glate the type	of debts you owe that are not	551.541151 555.5 41 245.11515 4-2			
17.	Are you filing under Chapter 7?	_	t filing under Chapter 7. Go to				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∏Yes. I am filin adminis' ∭No. ∭Yes.	trative expenses are paid that	stimate that after any exempt prop funds will be available to distribut	perty is excluded and te to unsecured creditors?		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	<u></u>	00-5,000 01-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100 \$100,001-\$50 \$500,001-\$1	0,000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion		
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100 \$100,001-\$50 \$500,001-\$1	0,000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Par	t 7: Sign Below		·				
For	you	correct.		penalty of perjury that the inform			
		of title 11, United S under Chapter 7.	tates Code. I understand the r	elief available under each chapte	r, and I choose to proceed		
		If no attorney repre this document, I ha	sents me and I did not pay or a	agree to pay someone who is not be required by 11 U.S.C. § 342(b)	t an attorney to help me fill out ).		
		I request relief in a	ccordance with the chapter of	title 11, United States Code, spec	cified in this petition.		
		with a bankruptcy	ng a false statement, concealin case can result in fines up to \$ 1341, 1519, and 3571.	g property, or obtaining money or 250,000, or imprisonment for up t	r property by fraud in connection to 20 years, or both.		
		Signature of	QUUA T- Debtor 1	Signatur	re of Debtor 2		
		Executed on	: <u>7 /7 4 /2</u> 017 MM / DD / YYYY	Execute	ed on		

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Fill in this inf	formation to identify	your case:		
Debtor 1	Tawaiian	Dicole	Levy	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Lest Name	_
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District of	of <u>ILLINOIS</u> (State)	
Case Number (If known)		·		

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
×						
Under penalty of perjury, I declare that I have read the summary and schedul correct.	es filed with this declaration and that they are true and					
Signature of Debtor 1	of Debtor 2					
Date : 2 / 2 4/2017 Date M	M / DD / YYYY					

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Debtor 1	Tawaiian	Dicole	Levy	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12:	Sign Below			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1				
Dat	te <u> </u>			
Did you	attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
No Yes	. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).			

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!/

74/2017 Dated:

**Tawaiian Dicole Levy** 

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Tawaiian Dicole Levy / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Tawaiian Dicole Levy

X Date & Sign

<sup>.</sup> 

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**Tawaiian Dicole Levy** 

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Tawaiian Dicole Levy / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 2 / 24/2017

Tawaiian Dicole Levy

X Date & Sign

Dated: 2/24/2017

Attorney: David Kosk